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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/241,083	02/01/1999	HIROYUKI KOSUDA	1080.1071/JD	8170

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STAAS & HALSEY LLP  
700 11TH STREET, NW  
SUITE 500  
WASHINGTON, DC 20001

EXAMINER

RETTA, YEHDEGA

ART UNIT	PAPER NUMBER
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3622

DATE MAILED: 11/15/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

# Office Action Summary

Application No.

09/241,083

Applicant(s)

KOSUDA ET AL.

Examiner

Yehdega Retta

Art Unit

3622

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

## Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

## Status

- 1) ☒ Responsive to communication(s) filed on 25 September 2002.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

## Disposition of Claims

- 4) ☐ Claim(s) \_\_\_\_\_ is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) 3-6 is/are allowed.
- 6) ☐ Claim(s) 1,2 and 7-10 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

## Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on \_\_\_\_\_ is: a) ☐ approved b) ☐ disapproved by the Examiner.
- If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

## Priority under 35 U.S.C. §§ 119 and 120

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
  - ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
- a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

## Attachment(s)

- |  |   |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892)                             | 4) <input type="checkbox"/> Interview Summary (PTO-413) Paper No(s). _____  |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)         | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____ | 6) <input type="checkbox"/> Other: _____                                    |

Art Unit: 3622

**DETAILED ACTION**

***Response to Amendment***

1. This office action is in response to amendment filed September 25, 2002.

***Allowable Subject Matter***

1. Claims 3-6 are allowed.

***Response to Arguments***

2. Applicant's arguments filed September 25, 2002 have been fully considered but they are not persuasive.

Applicant pointed out that official notice was taken to the fact that printing and emailing documents displayed on a screen display being well known in the art of computer. Applicant argues that while a person using a personal computer may be able to both print and email documents, this capability is not available in existing ATM machines and that the prior art of record has not demonstrated that this capability is available in existing ATM machines. While Applicant's argument may be correct, the claims however, do not recite such limitation. Independent claims recite a consumer transaction facility comprising of a display device and a method of entering and storing a destination mail address or displaying selection options.... There is no claimed limitation that, specify the consumer transaction facility being an existing ATM machine.

***Claim Rejections - 35 U.S.C. § 103***

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

Art Unit: 3622

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 1, 2, 7-10 are rejected under 35 U.S.C. 103(a) as being unpatentable over Tognazzini U.S. Patent No. 5739512, in view of "Web@TM" as taught by View Source Magazine, On-line Banking Through Navigator With Web@TM; March 1997 (herein after Web@TM).

5. As per claim 1, as amended, Tognazzini teaches a display device; means for controlling the display; performing input operation in accordance with a display on the device (see col. 5 lines 17-28 and fig. 2), performing on the display device a screen display in which a destination electronic mail address for receiving a transaction record is able to be input through the input means and a screen display providing options to the consumer to choose from, the options being to transmit the transaction record to the destination address or print the transaction record at the facility (see col. 6 lines 17-25 and fig. 5). Tognazzini teaches when the cash register generates a receipt a transmitter sends an electronic copy of the receipt to the electronic mail address. Tognazzini also discloses the electronic copy being digitally signed by the customer before being sent to the electronic mail address or customer's smart card receiving a copy of the digital receipt, process the digital signature and then return the signed receipt to the cash register for sending the electronic receipts (see col. 5 lines 32-55). Tognazzini does not teach providing the

Art Unit: 3622

option to the customer to choose both transmitting the receipt to the destination address and printing (hard copy) at the facility. Web@TM display screen displaying an option for account statements, reports or transaction receipts to be printed online or e-mailed to the customer (see page 1). Web@TM does not explicitly show that the information can be printed and emailed. Official notice is taken that printing and emailing publications, newspaper or articles displayed on screen display have been widely used in the art of computer browsing. Therefore it would have been obvious to one of ordinary skills in the art at the time of applicant's invention was made to modify Tognazzini's paper less transaction and Web@TM's ATM screen by including an option to print and transmit the receipt to an email address. One would be motivated to have the option of printing a paper receipt, which is analogous to the digital receipt of Tognazzini, in order to verify the transaction at the facility, and in case of credit transaction in order to sign the transaction as taught by Tognazzini, and to receive electronic copy through electronic mail for the purpose of saving the information for later use, in case the paper receipt is lost. Tognazzini does not teach a third screen display in which a number is input through the input means... Web@TM teaches customer specifying the number of current and previous transaction records to be transmitted (see Web@TM demo under statement selection). It would have been obvious to one of ordinary skill in the art to modify Tognazzini's transaction system with Web@TM's virtual ATM in order to allow customers view their financial statements, as taught by Web@TM (see page 1 Para. 2 and 3).

6. As per claims 2, Tognazzini teaches display control means perform on the display device a screen display in which a record being able to be input (see fig. 2). Tognazzini does not teach a third screen display in which a number of transaction records are inputted. Marshall teaches a

screen display in which a number of transaction records are inputted (see under statement selection and under transactions receipt). Therefore, it would have been obvious to a person of ordinary skill in the art at the time of invention was made to modify Tognazzini's transmitting of receipt to email address and Web@TM's On-line banking for printing and emailing a summary of the transaction (see Web@TM page 1) for the purpose of giving a customer control of their accounts and transaction statements.

7. Claims 7-9, recites similar limitation as claim 1, therefore the rejection of claim 1 applies.

8. Regarding claim 10, as amended, Tognazzini teaches displaying selection options to transmit a transaction receipt to a destination address or print the transaction receipt at the customer transaction facility (see col. 6, lines 17-25 and fig. 5). Tognazzini does not teach providing the option to the customer to choose both transmit the receipt to the destination address and print (hard copy) at the facility. Tognazzini teaches when the cash register generates a receipt, a transmitter sends an electronic copy of the receipt to the electronic mail address. Tognazzini also discloses the electronic copy being digitally signed by the customer before being sent to the electronic mail address or customer's smart card receiving a copy of the digital receipt, process the digital signature and then return the signed receipt to the cash register for sending the electronic receipts, which is analogous to the printing of the receipt. Tognazzini teaches transmitting the transaction receipt to pre-selected address however does not specifically teach display options to transmit the transaction receipt to a different address. Web@TM teaches ATM screen where the receipt is printed or email transactions (see page 1). Official notice is taken that is well known in the art of Web browsers to provide an option to print and email to any email address, information displayed on a computer screen. Online information services

such as publications, newspaper or articles are displayed with an option to print and email in which email address is entered. Therefore it would have been obvious to one of ordinary skills in the art at the time of applicant's invention was made to modify Tognazzini's transaction system with Web@TM's virtual ATM by including an option to print and transmit the receipt to an email address. One would be motivated to have the option of printing a paper receipt, which is analogous to the digital receipt of Tognazzini, in order to verify the transaction at the facility, and in case of credit transaction in order to sign the transaction as taught by Tognazzini, and to receive electronic copy through electronic mail for the purpose of saving the information for later use, in case the paper receipt is lost. One would be motivated to send the transaction receipt to different location in order to be able to receive the information at convenient location, such as the office computer, laptop or palm or home computer. Tognazzini does not teach specifying the number of transaction that could be transmitted. Web@TM teaches specifying the number of transactions, previous and current, to be transmitted (see Web@TM under statement selection). It would have been obvious to one of ordinary skill in the art to modify Tognazzini's transaction system with Web@TM's virtual ATM in order to allow customers view their financial statements, as taught by Web@TM (see page 1 Para. 2 and 3).

### ***Conclusion***

9. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.
2. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

Art Unit: 3622


A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Yehdega Retta whose telephone number is (703) 305-0436. The examiner can normally be reached on 7:30-4:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Eric Stamber can be reached on (703) 305-8469. The fax phone numbers for the organization where this application or proceeding is assigned are (703) 872-9326 for regular communications and (703) 872-9327 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 308-1113.

YR  
November 8, 2002

  
STEPHEN GRAVINI  
PRIMARY EXAMINER